



Proceedings of the

Southwest

2008 Regional Housing Summit

Sharing our Successes: Tribes Building New Relationships to Solve Housing Needs

April 23-24, 2008
Temecula, California

Sponsored by:
Office of Native American Programs
Office of Public and Indian Housing
U.S. Department of Housing and Urban Development

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The people who are listed below served on the Summit Planning Committee and provided valuable input throughout the planning process. Therefore, we are acknowledging them for sharing their time to participate in teleconferences and providing creative ideas. Their dedication to Indian housing, community, and economic development is greatly appreciated.

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Southern California Inter Tribal Bird Singers



Southern California Inter Tribal Bird Singers Performance

DISCLAIMER

The contents of this document represent the recorded results of the Southwest Regional Summit with summaries developed by the five breakout teams. The document is a summary of participant issues, ideas, and discussions and does not represent the official policy or position of the U.S. Department of Housing and Urban Development.

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REGIONAL SUMMIT EXECUTIVE SUMMARY

Purpose

The Southwest Regional Summit was the fifth of six Regional Summits held during the spring of 2008. The Summit was held in Temecula, California on April 23-24, 2008. The overall goal of the Regional Summits was to provide a venue for Tribal communities and other key stakeholders that are involved in Indian housing to collaborate on regional housing issues. Participants were asked to establish goals, identify barriers and impediments, and create strategies to improve the quality of housing in Native communities. This was successfully accomplished by having involvement from Tribal leaders and Tribally Designated Housing Entities (TDHEs). Participation and support was also received from Local, State, and Federal agencies including the U.S. Department of Agriculture and the Environmental Protection Agency, and lenders such as Wells Fargo, Fannie Mae, and Raymond James.

Attendance

200 participants attended the Southwest Summit, including representatives from Tribal housing organizations, Tribal leaders and other Tribal officials, staff from Federal agencies, and individuals from the private and not-for-profit sectors.

Breakout Tracks

Working with the Tribes from the Southwest region, five interrelated tracks were identified to be addressed at the Summit:

- 1) Financing and Funding;
- 2) Building Agency Capacity;
- 3) Housing Development/Green Building;
- 4) Indian Housing as an Economic Tool; and
- 5) Preparing to Meet Future Housing Needs.

Summit participants selected one of five topics/tracks and, working in breakout teams, a) discussed their thoughts on creating the vision, i.e., identifying the goals, for their designated track; b) identified, discussed, and prioritized barriers and impediments; and c) developed strategies and action plans to overcome the problems and barriers identified. Facilitators worked with each breakout team to promote the active involvement of each participant and support staff recorded the key points offered by the respective groups. Following each breakout, participants reported their work at plenary sessions.

Cross-cutting Themes

Throughout the Southwest Summit, participants engaged in discussions that focused on creating vision, sharing successes, identifying barriers, and generating strategies and action plans to overcome the barriers identified. As the discussions unfolded, several cross-cutting themes emerged:

- ***Funding***

The need for funding was heard throughout Summit discussions. Participants cited a lack of communication regarding available funds and a lack of funding resources. They emphasized the need to learn more about alternative financing resources including the 184 loan program, Title VI, and tax credits. To address various funding issues, they advocated for government-to-government budget coordination, more competition between lenders, and educating banks on Tribal traditions/customs to help build relationships.
- ***Education***

Participants consistently cited the need for education. In particular, financial education and education on green living were deemed most important. They specifically expressed a need for the education of Tribal entities regarding funding resources for low income and moderate income families. Among their suggestions to facilitate education included the creation of resource centers/lists, more user friendly websites, and an information clearinghouse; and the promotion of job training and mentor programs.
- ***Partnerships***

In various discussions, the idea of partnerships emerged as a strategy to help Tribes realize their goals. Participants noted time delays in working with Tribal Councils and the Attorney General as problematic, as well as Tribal politics. They encouraged Tribal entities to build partnerships with funding and financing resources and suggested better communication and networking - as the use of cooperative approaches was considered essential to success.
- ***Capacity***

The need to build capacity within Native communities was a recurring theme throughout the Summit. Among the barriers to building capacity included lack of communication, education, leadership, and structure. Participants recommended the inclusion of appropriate partners in planning and development processes; the creation of models/best practices; and they encouraged Tribal coalitions and networking.

PARTICIPANT COMMENTS AND OBSERVATIONS

Participants of the Southwest Regional Summit were encouraged to provide feedback on the process and content of each track. Comments were captured on evaluation forms. The following comments were taken from the evaluations collected.

Track 1: Financing and Funding

- Good meeting - lots of ideas and brainstorming. Good gathering.*
- It was great to hear ideas of other participants and discuss problems we all may have.*
- Would like a power point presentation instead of a scribe or minute taker. Perhaps just a scribe for brainstorming and a power point presentation.*
- This session has helped me to obtain knowledge of other services that are available and that will benefit the non low income families.*
- Newly elected to my Tribe's housing board. All the information was very knowledgeable and positive.*

Track 2: Building Agency Capacity

- Enjoyed session.*
- More time to discuss issues.*
- The facility was good. The speakers spoke well on the subject matter.*
- Start with previous work plan as a starting point.*
- Good Job!*

Track 3: Housing Development/Green Building

- Share websites. Ask participants to bring websites and resources to share.*
- Bring samples.*
- Again, focus on solutions and demonstration projects.*

Track 4: Indian Housing as an Economic Tool

- Everyone I met was understanding and helpful.*
- Hope to see a mailing to all attendees summarizing assessed needs and resources. Let's keep communicating and see some results of this - not just talk and rhetoric.*
- More interactive.*

Track 5: Preparing to Meet Future Housing Needs

- Great information received. Good discussions and ideas.*
- The overall format should be changed to revise the section entitled "Barriers" to perhaps assets/opportunities to get away from the need deficit focus on planning.*
- Good ideas and topics on strategies.*
- More variety in process, i.e., have small group discussions, along with large group discussion. More visuals for visual learners and a "dialogue circle" for 5% - 10% of time.*
- This was a very informative session.*

INTRODUCTION

The U.S. Department of Housing and Urban Development (HUD), Office of Native American Programs (ONAP) convened stakeholders on April 23-24, 2008, for the Southwest 2008 Regional Housing Summit in Temecula, California. This document describes the goals of the ONAP Regional Summits, outlines the Regional Summit process, and summarizes the breakout discussions of attendees for each of the five designated Summit tracks. Additionally, the Summit agenda, participant list, and other related documents are included.

A. Goals of the ONAP Regional Summits

The 2008 HUD ONAP Regional Summits were held in each of the six regions (Eastern/Woodlands, Northern Plains, N

The concept behind the HUD ONAP Regional Summits was the sharing of knowledge between those actively involved in Indian housing. Recognizing the internal wealth of wisdom pertaining to regional housing goals, barriers, and strategies; the Summits were designed to provide settings that facilitate the articulation, discussion and recording of this wisdom.



A ground rule implemented at each Regional Summit was the “90/10” rule. This procedure allowed participants to have 90% input, and 10% from HUD and other agencies. It was noted that while many of the breakout Tracks resembled those from the 2004 Regional Summits, the level of discourse concerning those issues was clearly elevated.

After each of the Regional Summits, the Summit report was distributed to the participants detailing the activities of the Summit as well as the action plans created in each breakout session. This summary served as a reference for the Tribes, groups in other ONAP regions, and additional stakeholders in Indian housing and development. More importantly, the summary promotes the goal of further participation and strategy implementation at the regional level.

B. The Regional Summit Process

Involvement from Tribes and other key stakeholders was essential to the Regional Summits. Tribes, Tribal housing programs, and Tribally Designated Housing Entities (TDHEs) provided input for each region's breakout Tracks as part of the planning process. Meetings and conference calls were held to develop the agenda for each Regional Summit.

This year, five themes were identified by the Southwest Tribes for the Southwest Summit (See Figure 1. Summit Tracks).

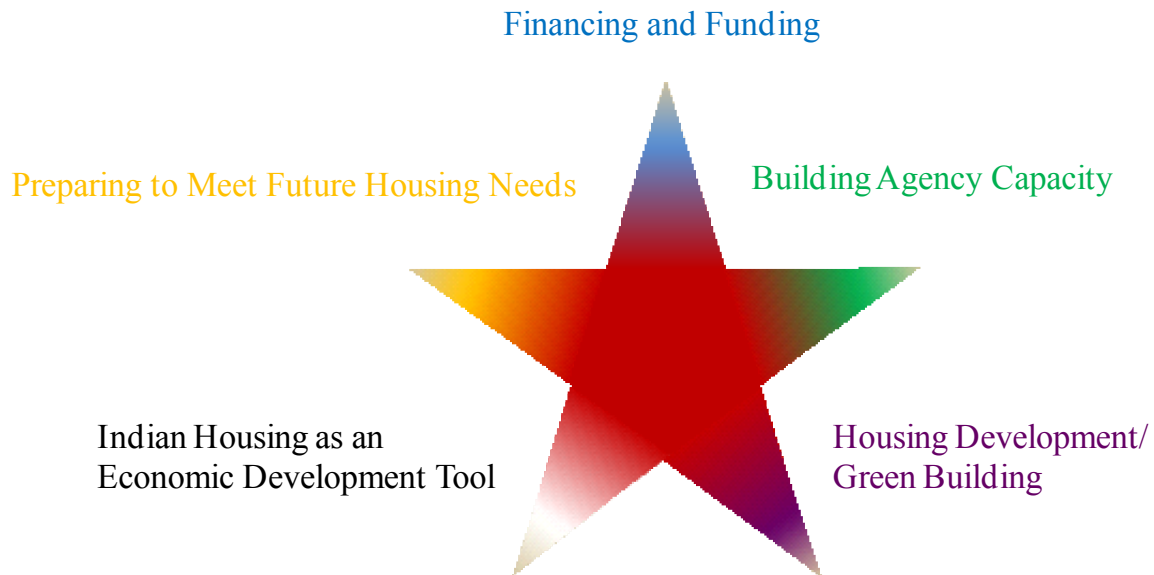


Figure 1. Summit Tracks

During the Southwest Regional Summit, participants first attended a plenary session with welcoming remarks from varied stakeholders including:

- Rebecca Flanagan, ONAP Regional Administrator
- Joe Garcia, National Congress of American Indians
- Raymond Gonzalez, Southwest Indian Housing Association
- Patrick Murphy, Pechanga Development Corporation
- Rodger Boyd, Deputy Assistant Secretary, HUD Office of Native American Programs



**Joe Garcia, President of NCAI,
speaking at the Opening Plenary Session**

An overview of the Regional Summit goals, objectives, procedures, and agenda was covered for participants. Then, upon receiving instruction on the structure and protocol of the breakout sessions, participants joined one of five track options to participate in throughout the Summit. For the balance of the Summit, participants attended breakout sessions, each of which was immediately followed by a plenary session that allowed a representative(s) from each track to present a summary of his/her team's discussions, results, and achievements to the larger group. The breakout sessions for the Southwest Summit included:

- Creating the Vision and Sharing Success.
- Identifying Barriers and Impediments.
- Strategies and Action Plans.

Russell Davis, Administrator for Housing and Community Facilities Programs, Rural Housing, U.S. Department of Agriculture spoke to attendees during the morning plenary session on the second day of the Summit. The Summit concluded with a final plenary session entitled *Taking the Message Home* that highlighted cross-cutting themes and next steps. Special guest speakers included Karen Diver, Chairwoman of the Fond du Lac Band of the Minnesota Chippewa Tribe and Andrew Masiel, Councilman of the Pechanga Tribal Council. This session was followed by the *Open Forum*, which provided an opportunity for participants to present additional ideas, concerns, and/or final thoughts.

TRACK 1

Financing and Funding

Facilitator: Donna Fairbanks

Track 1 participants discussed the promise of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) as an opportunity for Tribal communities to have funds for attracting additional grant and Federal resources; and they heard success stories from Tribes that reached their goals through new partnerships with equity partners and Federal agencies including the U.S. Departments of Agriculture (USDA) and Treasury.



Track 1 Presentation

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, many Track 1 participants cited a need for money and desired more information on resources that were available to Tribes. Specifically, participants expressed an interest in tax credits and funding products. After discussing Section 184 and hearing about Fannie Mae funds options, Track 1 participants developed the following list of goals:

- Develop master list of funding resources.
- Work with the Bureau of Indian Affairs (BIA) to shorten time frames for Title Status Reports (TSR's).
- Education for Tribal entities regarding funding resources for low income and people not of low income.
- Tribal entities building partnerships with funding and financing resources.
- Incorporate Indian Health Service (IHS) and USDA's infrastructure dollars into NAHASDA funding.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 1 identified obstacles related to the goals identified in the previous breakout session.

Barriers to developing a master list of funding resources:

- Lack of a comprehensive list of financial institutions.
- Current list lacks specificity.
- Not knowing when the list is “comprehensive.”
- Lack of being a 501(c)(3).
- Lack of a single entity to develop and maintain a “one sole source website.”

Barriers to working with BIA to shorten time frames for title status reports:

- Too much time to get status report.
- Lack of cooperation and communication.
- Each office has a different process yet a Tribe may have multiple offices to work with.
- Lack of commitment on a national level.
- Lack of qualified employees.
- No email, inability to communicate.
- Lack of participation by BIA, IHS at housing summit.
- Tribes not pushing for 638 contracts - not aggressive/proactive.
- Lack of cohesion between Tribes.
- Lack of accurate survey information from BIA.

Barriers to education for Tribes/TDHEs/Indian Housing Authorities (IHAs) on funding resources for people with low income and non low income:

- Lack of education/knowledge for funders.
- Lack of education on each Tribe and their individual needs - each Tribe has different needs and they are not knowledgeable about differences.
- Difficulty accessing/locating information on websites.
- Locked into perception that all are low income (need to help non low income).
- Stereotypes, misperceptions, mistrust or lack of trust of “people who are Indian.”
- Lack of competition between lenders.
- Enormous time to convert land to “trust land” for efficient housing development.

Barriers to Tribes/TDHEs/IHA’s and HD building partnerships:

- Issue of waiver of sovereign immunity.
- Tribal court - contracts having to go through court to resolve disputes.
- Having to re-invent the wheel with new Tribal chairperson, elected officials, Tribal Councils.

- Insurance for the contractors, e.g., bonding is difficult for those working on reservations.
- Tribal Employment Rights Office (TERO) inhibits contractors from bidding on jobs.
- Davis Bacon requirement.
- Lack of recognition for the need of common interest.
- Time delay for buy-in with Tribal Council.
- Occasional Attorney General hold-ups.
- Lack of education for funders.

Barriers to incorporating infrastructure funding through NAHASDA and eliminating IHS and USDA involvement in funding or approving infrastructure funding (including IHS and USDA into NAHASDA):

- Single family homes cannot be hooked to water source one at a time.
- IHS runs behind 1 year.
- Lack of coordination between Tribal Council and IHS on people's needs.
- Political nature/authority control issue of Tribal organization.
- Money/funding flow through IHS is not effective to meet development of Tribal housing needs.
- Six to nine months time delay (not streamlined) for BIA environmental review.
- BIA does not accept HUD Environmental Assessment and vice versa.

C. Strategies and Action Plans

Track 1 participants brainstormed solutions to overcome the barriers they identified. Strategies per goal are provided below:

Strategies for developing a master list of funding resources:

- A comprehensive website created and maintained by HUD.
- Establish a Memorandum of Understanding (MOU) between HUD and USDA to maintain website.

Strategies for working with BIA to shorten time frames for title status reports:

- All Tribes apply for 638 contracts.
- Bureau establishes standardized offices which are held accountable to each Tribe.
 - An annual report (Tribal performance report).
 - Each area to congressional delegate.
- Department of Interior (DOI) (BIA) and HUD (ONAP) - top Deputy Secretary to meet regularly for collaboration.

Strategies for education for Tribes/TDHEs/IHA's on funding resources for people with low income and non low income:

- Each individual Tribe should review its banking relationships and move its assets if bank is not responsive to community needs.
- Explore possibilities of local banks, e.g., board members, Indian representation.
- Educate local Tribal housing authorities' staff on 184 loans (Direct 184) including origination and process.
- Regional Tribal Housing Associations - mount a campaign to raise the profile of Tribes with State agencies, e.g., put forward an agenda of change.
- Tribes to develop an ongoing database on each service member.
- Develop a networking process with the local Tribes and strengthen the role of Regional Housing Associations.
- Southwest Indian Housing Association (SWIHA) should develop a website for all of its members.
- Let each Tribe decide how to market itself.
- Invite lenders and others onto the reservation for informational meetings.
- Tribes need to document and distribute to businesses their contribution to the local economy.

Strategies for Tribes/TDHEs/IHAs and HD building partnerships:

- Education/training events.
- Hold educational forums for newly elected officials.
- Periodically review Tribes' strategic plan(s).
- Housing to hold an annual retreat with Tribal Council away from the reservation.
- Inform potential contractors of insurance companies who will provide coverage.
- Work with Tribal Council to improve communication with TERO.
- Educate for the common good of everyone.

Strategies for incorporating IHS and USDA's infrastructure dollars into NAHASDA funding:

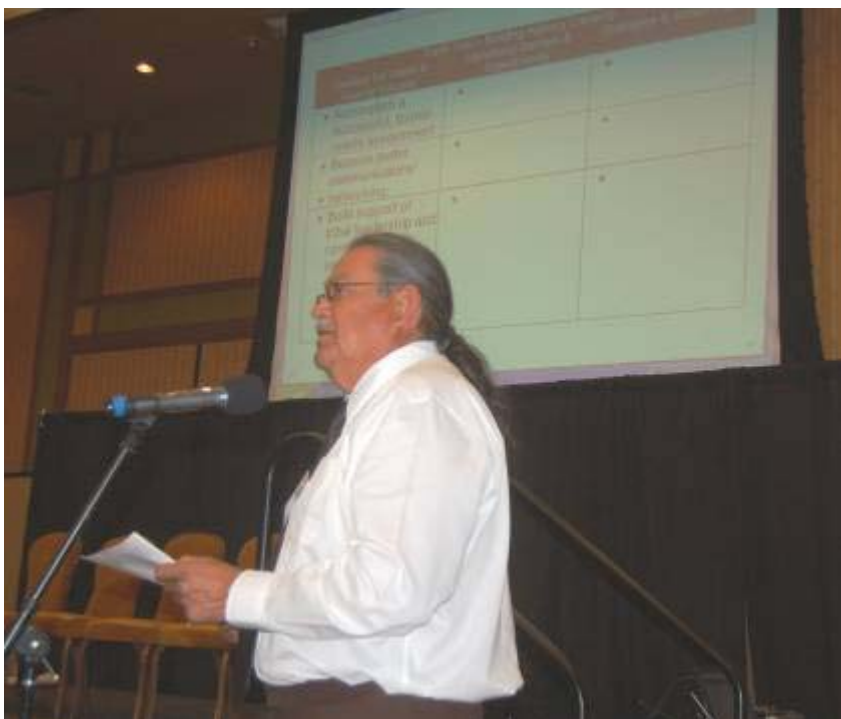
- Incorporate tripartite agreement between IHS, HUD, and USDA to utilize for infrastructure.
- Work with National American Indian Housing Council (NAIHC) closely to initiate congressional legislation.

TRACK 2

Building Agency Capacity

Facilitator: Luke Toyebo

Track 2 participants discussed looking beyond NAHASDA to find grant funds and programs that target and fund underserved communities and their need to develop administrative capacity. They also explored housing programs that address families' needs for deep subsidies and housing models that may include USDA Self-Help and other subsidized programs.



Track 2 Presentation

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 2 participants shared their thoughts for building agency capacity within their communities. They identified the following goals:

- Accomplish a successful formal needs assessment.
- Become better communicators and improve networking.
- Build support of Tribal leadership and connections with Tribal and external partnerships to achieve housing goals.
- Find ways to convince your leadership the best interests of the people.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 2 identified barriers to building agency capacity. Among the items considered included:

- Logistical issues.
- Multiple jurisdictions/cultures.
- Access to opportunities and resources.
- Unable to convince leadership the cost benefit (value) of doing the assessment and how it should be done.
- Minimal housing knowledge in the leadership and membership.
- Mistrust and apathy of all involved parties results in inability to achieve participations/responses.
- Inefficient and conflicting (internal/external) organizational and governmental structures.
- Education and awareness of Tribal leaders and membership on housing services and opportunities.

C. Strategies and Action Plans

During the third breakout session, *Strategies and Action Plans*, Track 2 participants discussed strategies for building agency capacity. Among the items considered included:

- Develop a Tribally-driven comprehensive plan (with housing as a component) including communication activities/actions.
- Housing entity should educate governing body with presentations.
- Governing body and housing entity can hold community “town hall” type of meetings.
- Ensure talking points are distributed.
- Develop internal marketing strategy throughout Tribal land.
- Housing entity continues in a positive direction/maintains a high visibility.
- Increase outreach to general membership, Tribal Council, and Board of Commissioners through: quarterly joint BOC/Council meetings; quarterly resident meetings; monthly BOC meetings; and annual public forums.
- Allocate training and time for staff, commissioners, council members (i.e. up to 50 percent of executive director’s time is devoted to educating board, council and themselves, staff.)

TRACK 3

Housing Development/Green Building

Facilitator: Kate Brown

Track 3 participants discussed designing buildings that incorporate sustainable construction and operational methods, examples of model green Tribal building projects, and utilizing force accounts to further their housing projects.

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 3 participants first discussed what it means to build green and how to develop and/or rehab more sustainable, energy efficient homes. Discussion topics included: energy efficiency in homes, designing homes with cultural preservation, incorporation of renewable energy sources such as wind, solar, or geothermal in a home, zero energy homes, gray water recycling, and use of alternative building materials such as Flex-crete, structurally insulated panels (SIP) and insulated concrete forms (ICF). Track 3 participants also discussed the importance of creating housing partnerships and a best practice clearinghouse, and job creation through economic development opportunities.



Track 3 Presentation

Track 3 participants identified the following goals for housing development/green building:

- Incorporating life cycle costs of buildings into Total Development Costs (TDC) for all new development projects.
- Using NAHASDA funds or other resources to create economic development opportunities.
- Exploring using renewable energy sources to heat and/or cool homes such as solar panels, wind, and geothermal and
- Building with alternative building materials such as SIPs, ICFs, and Flex-crete.
- Utilizing alternative construction labor such as Air Force, Force Accounts, Sweat Equity/Self-Help Programs.
- Researching the use of tax credits, energy credits and incentives for project costs.
- Developing global institutions on best practices in sustainable developments and projects.
- Creating healthy homes.
- Creating and sharing models/best practices through the development of clearinghouse.
- Educating Tribal communities on high performance buildings.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 3 identified barriers to housing development/green building. The items they place emphasis on were:

- First time vs. life cycle building costs.
- Total Development Costs that do not reflect life cycle costs of buildings.
- Cost of building rehabilitation versus new construction costs.
- Durability of buildings.
- Lack of knowledge and information.
- Resistance to change lifestyle behaviors and choices.
- Lack of funding.

C. Strategies and Action Plans

Track 3 participants discussed strategies to overcome the barriers they identified in regards to housing development/green building. The following solutions were cited:

- Create a national Tribal Foundation.
- Voluntary 1% given from individual Tribes with casinos to a foundation to support Tribal communities.
- Project development would focus on sustainable developments.
- Development of a clearinghouse/consortium to provide information and best practices on green sustainable developments.
- More networking opportunities among Nations on affordability/sustainability/green building concepts.
- Design and build homes using alternative energy sources such as solar Photovoltaic (PV) panels on homes.
- Eliminate red tape in the development process.
- Resource Center for:
 - Best practices.
 - Resources.
 - Case Studies.
 - Modify Cost Talk Website.
- Manufacturing of green building/materials.
- Economic development and sustainability.

TRACK 4

Indian Housing as an Economic Development Tool

Facilitator: Bill Nibbelink

Track 4 participants discussed using housing construction activity to create jobs and economic opportunity, and leveraging other economic development opportunities. They discussed the utilization of Title VI and the HUD 184 program to

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 4 participants first shared their ideas about what they hoped to learn from the session. Among the topics referenced included learning more about the 184 loan and ways to make 184/Title VI financing more available; utilizing housing as an economic development tool; becoming a 501(c)(3); and integrating economic development with Tribal programs. After this discussion, Track 4 participants identified the following goals for the *Indian Housing as an Economic Development Tool* session:

- Making housing the economic development engine on the reservation.
- Defining economic development as well as what constitutes the independent, self-sustaining community we wish to implement.
- Determining the organizational structure and administrative capacity that can best promote broad-based economic development.
- Learning enough about alternative financing resources including the 184 loan program, Title VI, tax credits and USDA through training.
- Identifying opportunities and impediments to economic development in Indian Country.



Track 4 Presentation

B. Identifying Barriers and Impediments

During the second breakout session, Track 4 participants identified the following impediments to the goals identified in the previous breakout session:

Barriers to making housing the economic development engine on the reservation:

- Lack of income.

- Tribal politics and lack of education with Tribal leaders.
- Financing and employment opportunities.

Barriers to defining economic development as well as determining what constitutes what kind of independent, self-sustaining community we wish to implement:

- Tribal members' reluctance to change.
- Lack of a consistent definition of economic development among Federal/State agencies.

Barriers to determining the organizational structure and administrative capacity that can best promote broad based economic development:

- Access to a resource list or clearinghouse.
- Lack of long range planning.
- Lack of business capacity or business structure.
- Financial institutions' reluctance to do business with Tribes.

Barriers to learning about alternative financing resources:

- Lack of education.
- Lack of secondary market or wholesale lenders.
- Lack of training or certification.
- TSR.

Barriers to identifying opportunities and impediments to economic development in Indian Country:

- Banks' lack of Tribal understanding in developing relationships.
- Lack of capital in Indian Country.
- Credit history of Tribal entrepreneurs.
- Lack of infrastructure.
- States' lack of awareness/cooperation with tax credits for Tribes.
- Financial institutions' unwillingness to do business with Tribes due to Tribes being unwilling to waive sovereign immunity or adopt Uniform Commercial Codes (UCCs).

C. Strategies and Action Plans

Track 4 participants discussed strategies to overcome the barriers they identified in regards to Indian housing as an economic development tool. The following solutions were offered for each of the respective areas:

Strategies for making housing the economic development engine on the reservation:

- Education.
 - A council newsletter.
 - A forum for communicating success stories.
 - Community meetings/surveys.
 - State resources/funding.
 - A communications network with other Tribal programs.
- Tribal politics.
 - Master plan communicated to membership.
- Lack of income.
 - More Federal and State resources to create job opportunities.

Strategies for defining economic development as well as determining what constitutes the independent, self-sustaining community to be implemented:

- More input from the elders.
- Coordination of available Tribal resources - e.g. infrastructure.
- Initiating an application process for funding.
- Federal/State definitions of economic development.
- Form small business development groups to help members form their own businesses.
- Encourage Federal/State agencies to develop a consistent definition.

Strategies for determining the organizational structure and administrative capacity that can best promote broad-based economic development:

- Tribal coalition to share ideas, e.g., SWIHA, Nevada-Cal.
- Network with other Tribes.
- Develop independent entities for business growth.
- Regional economic development councils.
- Determine best delivery method 501(c)(3), section 17 corporations.
- Define limited waiver of sovereign immunity.
- Encourage Tribes to adopt UCCs.

TRACK 5

Preparing to Meet Future Housing Needs

Facilitator: Kermit Mankiller

Track 5 participants explored proven methods for assessment of needs and the value of master planning. Participants shared success stories that have emerged from good planning.



Track 5 Presentation

A. Creating Vision and Sharing Success

In the *Creating Vision and Sharing Success* breakout session, Track 5 participants discussed their vision for preparing to meet future housing needs. They discussed many items from providing housing for the homeless, to simplifying financing, to creating multiple “service” housing. Finally, they concluded on the following goals:

- Land use planning.
 - Acquire land.
 - Surveys/appraisals.
 - Mapping (FEMA).
 - Environmental.
 - Economic development.
 - Infrastructure development.
 - Needs assessment (sustainable).

- Resources.
 - Integration with other agencies.
 - Exercise the government-to-government relationship (budget coordination).
 - Maximize money.
 - Coordination.
 - Sharing information.
- Self-sufficiency.
 - Promote ownership.
 - Educating members.
 - Merging/working with traditional values and “new” development.
 - Economic development.

B. Identifying Barriers and Impediments

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 5 identified obstacles related to the goals identified in the previous breakout session. The following barriers were cited:

Barriers to land use planning:

- No geographic information systems (GIS) data mapping, no program to run it.
- Land purchase is expensive.
- Land use plan is expensive to do.
- Lack of demographic data - funding an issue to get data.
- Environmental factors.
- Types of “structure” to put on land (i.e. apartments, stick-built, etc.).
- Political issues, e.g., deciding needs vs. wants.
- No central location of data.
- Fear of confidentiality regarding providing information for data.

Barriers to resources:

- Limited flexibility.
- Training/finding a person to locate financial resources (multi-agency funding).
- Cash flow.
- Agency regulations.
 - Separate requirements.
 - Results in delayed projects.
 - Lack of coordination between agencies (consolidate forms, etc.).
- Audits - cross cutting (affects future funding).

Barriers to self-sufficiency:

- Lack of economic development for employment in community.

- Design issues.
 - Design to living condition (i.e. low maintenance yards).
 - Does not meet traditional/cultural values.
- Lack of education - occupancy/homeownership training.

C. Strategies and Action Plans

Track 5 participants brainstormed solutions to overcome the barriers they identified. Strategies/action plans are provided below:

Strategies for land use planning:

- Contract local title plant.
- Educate Tribal government about need.
- Collaborate with local agencies - share data.
- Develop ordinance/resolution to continue education.
- Community participation.

Strategies for integrating resources:

- One-stop-shop (clearinghouse).
- Inter-agency coordination.
- Create local training to obtain data/information.
- Coordinate among agencies on funding requirements.
- Flexibility with ONAP on multi-funded projects.
- Government-to-government relations.
 - Regional memorandum of understanding.
 - Education to agency on project - interagency agreement.

Strategies for self-sufficiency:

- Define/expand economic development in NAHASDA “standard definition.”
- Promote self-sufficiency with education/job training/mentor programs.
- Define self-sufficiency among Tribal entities.

NEXT STEPS

Southwest Regional Summit attendees identified goals, barriers/impediments, strategies and action plans during breakout sessions. After careful review and study, next steps have been outlined below for action items that Tribes, TDHEs, Federal agencies, and other stakeholders can utilize for implementing short-term actions to address local and regional housing needs.

Track 1 – Financing and Funding

- Collaborate with HUD ONAP and/or Regional Association to create master list of resources and success stories/best practices.
 - Seek list of successful projects from HUD and USDA.
 - Visit successful Tribes and replicate their projects.
- Spend resources to build capacity for identifying and applying for non-traditional funding.
 - Build financial capacity to successfully administer each resource.
 - Seek assistance from banks with capacity building, credit availability and education.
- Demand services from agencies designed to assist Tribes.
 - Bureau leasing and loan approval process must be streamlined. It is up to the Tribes to assure performance.
 - Tribes should exercise all P.L. 638 Contracting opportunities.
 - Work to change regulations at all agencies that impede Tribal progress.
- Educate and inform elected Tribal leadership to assure support.
 - Hold an annual retreat with Tribal Council
- Develop five year strategic plan and continually update through annual review and presentation to Tribal Council.
- Document contributions to local economy and use for public relations efforts with local governments and businesses.
- Invite vendors, lenders, and other potential partners to community for informational meetings, tours, etc.
- Develop a networking process with other local Tribes and strengthen the role of Regional Housing Associations.
- Regional Housing Associations should develop a website for its members.
- Work with Tribal Council to resolve concerns of Tribal Employment Rights Ordinance (TERO).
- Create environment of change to use credit in a proper manner to build wealth.
 - Hold forums
 - Include elders and culture committees.
 - Poverty is not traditional.

Track 2 – Building Agency Capacity

- Develop a Tribally-driven comprehensive plan (with housing as a component) including communication activities/actions.
- Educate Tribal Council of the opportunities that are missed due to lack of capacity and no formal needs assessment.
- Hold community meetings and identify unmet community needs.
 - Share promise of change and improvement.
 - Discuss the commitment required to facilitate change/growth.
- Seek resources to help identify weakness in delivery system.
- Patiently build a foundation for growth.
 - Solid political support.
 - Community support.
 - Vision for change.
 - Build accountability in systems.
 - Financial.
 - Performance of staff.
- Meet regularly while change is taking place. Leave no one out.
- Hold quarterly resident meetings and an annual public forum
- Hold monthly Board of Commissioner meetings.
- Allocate training and time for staff, commissioners, council, i.e. up to 50% of Executive Director's time devoted to educating board, Council, staff and themselves.
- Hold a quarterly joint Tribal Council/Board of Commissioner meeting.

Track 3 – Housing Development /Green Building

- Develop a custom model (white paper) illustrating benefits to Tribe of planned, sustainable building.
- Seek successful models (Navajo Flex-Crete) and publicize with membership.
- Seek funding matched to unmet need and complete a small successful project to show membership success.
- Begin process of certifying staff for Leadership in Energy and Environmental Design (LEED) and other national accreditation for green building.
- As always, involve Tribal leadership early and memorialize their support with resolutions and ordinances if appropriate.
- Embrace design-build and green preference in addition to Indian Preference in procurement.
- Educate homebuyers and tenants.
 - Provide information to new homebuyers and tenants during orientation.
 - Provide continuing education for tenants. Offer incentives for attending training. Hold functions to educate on green build and energy efficiency with food, raffles and entertainment.
- Work with local leaders and schools to present education to teach family.
 - Set up energy conservation teams.

- Invite a utility representative to share how electricity and natural gas are measured and provide demonstrations on how much energy different appliances use.
- Collaborate with Regional Association to build “best practices” library with all available resources identified.
 - All 13 USDA housing programs.
 - All HUD programs.
 - Bureau of Indian Affairs.
 - Federal Home Loan Bank.
 - Indian Health Service.
 - Department of Commerce.
 - Small Business Administration.
 - Links through national organizations such as National American Indian Housing Council and National Congress of American Indians.
 - University endowments targeting Native Americans.

Track 4 – Indian Housing as an Economic Development Tool

- Identify individual or entity that will be responsible for coordination of all economic development related to housing.
 - Staff office.
 - Publicize research showing economic impact of development.
 - Keep Tribal Council and membership informed.
 - Find new funding to sustain the office.
- Seek input from elders.
- Involve Tribal colleges.
- Work with other agencies, State and Federal to develop consistent definition of economic development.
- Borrow successful efforts from other Tribes.
- Create an economic master plan for Tribe (5 to 10 years).
- Invite and encourage lenders to partner up and serve on advisory boards and educational panels.
- Work to allow more flexibility with NAHASDA funds concerning economic development.
- Excite the community of the opportunities available.
- Contact Oweesta to assist with starting a small business loan fund.
- Form small business development groups for members to be able to form own businesses (HUD Resident Opportunities and Self-Sufficiency grants).
- Participate in Regional Economic Development Councils.

Track 5 – Preparing to Meet Future Housing Needs

- Educate elected Tribal officials as to the need and application of land use planning and data management.
 - Tribes need to carefully consider a lead role in the future housing developments to give them more Tribal identity and allow the market to build what families want rather than forcing them to take what is available.
 - Create or find Tribal ordinance that will be the product of Tribal planning and will guide future growth.
- Find funding (NeighborWorks) to research, plan and implement local P.L. 638 contract with Bureau of Indian Affairs to establish local title plant.
- Develop capacity to establish local Inter-Agency coordinating team (Indian Health Service, HUD, Bureau of Indian Affairs, and USDA) to build database of resources and program requirements to establish harmony between the resources.
- Establish Tribal Council support for a series of community meetings to challenge the membership to get involved and to let their interests be known.
 - Create steering committees that will follow up with ideas and suggestions so that the effort gains credibility.
 - Give Tribal Council credit for efforts.
 - Include dialogue on the local “values” and cultural relevance of wealth building in the community. Challenge communities to take ownership and demand change.
- Complete and publicize a comprehensive needs analysis to determine what is needed and wanted in the community.

SUMMIT BREAKOUT SUMMARIES AND ACTION PLANS

2008 HUD ONAP Regional Summit – Southwest Region

Southwest Summit participants selected one of five breakout Tracks to participate in throughout the Summit. The breakout teams participated in sessions that focused on: Creating the Vision and Sharing Success; Identifying Barriers and Impediments; and Strategies and Actions Plans. Each breakout team identified and discussed strategies and actions plans that could be accomplished within six months to overcome the barriers associated with improving the quality of housing in Tribal communities. The Summit breakout matrix summarizes the results of the breakout sessions.

| Track One – Financing and Funding | | |
|---|--|---|
| Creating the Vision and Sharing Success | Identifying Barriers and Impediments | Strategies and Action Plans |
| <ul style="list-style-type: none"> Master list of funding/financing resources available | <ul style="list-style-type: none"> Available lists are fragmented No entity charged to develop and maintain list Lack of being 501(c)(3) | <ul style="list-style-type: none"> Have HUD create a master list of financing resources Memorandum of understanding between HUD and USDA to maintain list of resources and successful projects |
| <ul style="list-style-type: none"> Bureau of Indian Affairs (BIA) to shorten wait time for Title Status Reports (TSRs) | <ul style="list-style-type: none"> Lack of commitment, coordination, communication on a national level and other levels Lack of participation by BIA and Indian Health Service (IHS) at Housing Summits Tribes not systematically pushing for 638 contracting of realty and associated report functions Survey information from BIA is inaccurate Lack of qualified employees | <ul style="list-style-type: none"> All Tribes should apply for 638 contracts for realty and associated functions, documentation BIA has to establish standardized practices in their offices Ensure accountability of the BIA by establishing annual area office performance reviews, conducted by Tribes being served by that area office with the report forwarded to the congressional delegation serving the Tribes Department of Interior, BIA, and HUD ONAP, Assistant Deputy Secretary to meet regularly for collaboration |

| Track One – Financing and Funding | | |
|--|--|---|
| Creating the Vision and Sharing Success | Identifying Barriers and Impediments | Strategies and Action Plans |
| <ul style="list-style-type: none"> Education for Tribes/TDHE's/IHA's and Housing Departments on funding resources for low income and people not of low income | <ul style="list-style-type: none"> Funding sources not knowledgeable Tribes inconsistent knowing their own/individual needs Inconsistent knowledge of commonalities Few user friendly websites Perception that all Tribal members are low income yields incomplete curricula Stereotypes regarding Indian people Time to convert fee simple land to trust land is excessive No communication or trust between the Tribe and other entities | <ul style="list-style-type: none"> Each individual Tribe should review its banking relationship and move its assets if their bank is not responsive to community needs Explore relationships with local banks if services are available Educate local housing staff on originating and processing Section 184 and 504 direct applications Regional Tribal Housing Associations mount a campaign to raise the profile of their Tribes with State agencies Develop an ongoing demographic database within your service area Develop a networking process with other local Tribes, and strengthen the role of Regional Housing Associations Regional Southwest Indian Housing Association should develop a website for its members Encourage each Tribe to decide how they want to market regionally Invite vendors, lenders and other resources to the reservation for informational meetings Tribe needs to document their contributions to the local economy and distribute to local businesses |
| <ul style="list-style-type: none"> Tribes/TDHE's able to build partnerships | <ul style="list-style-type: none"> Waivers of sovereignty immunity generally misunderstood "Re-inventing the wheel" with new Tribal Chairmen and Tribal Councils Insurance unavailable Tribal Employment Rights Ordinance inhibits | <ul style="list-style-type: none"> Educate/training events Hold forums and educational workshops for newly elected officials Housing needs to develop a 5 year strategic plan and continually update through an annual review and presentation to Tribal |

| Track One – Financing and Funding | | |
|--|---|--|
| Creating the Vision and Sharing Success | Identifying Barriers and Impediments | Strategies and Action Plans |
| | <p>contractors</p> <ul style="list-style-type: none"> • Lack of recognition for the need for common interests in a partnership • Tribal Court - contracts having to go through court to resolve disputes | <p>Council</p> <ul style="list-style-type: none"> • Housing to hold an annual retreat and invite the Tribal Council to participate • Housing should maintain a list of potential contractors who will work on reservation • Inform potential contractors of insurance companies who will provide coverage • Work with Tribal Council to resolve common concerns of Tribal Employment Rights Ordinance • Educate for the common good of all interested parties |
| <ul style="list-style-type: none"> • Infrastructure funding incorporated NAHASDA (eliminating IHS & USDA involvement in infrastructure funding) | <ul style="list-style-type: none"> • Lack of coordination between Tribal Council and IHS regarding people's needs • Political nature of financing • Washington, DC exhibiting inertia by maintaining an ineffectual system • Single family homes cannot be hooked to water source (one at a time) • IHS runs behind one year • Money/funding flow through IHS - does not meet Tribal housing needs • Six to nine months time delay for BIA environmental review • BIA does not accept HUD Environmental Assessment and vice versa | <ul style="list-style-type: none"> • Amend the tri-partite to allow HUD to act as the lead agency and agent committing IHS and USDA investment in infrastructure • Work closely with National American Indian Housing Council to initiate congressional legislation |

| Track Two – Building Agency Capacity | | |
|--|--|--|
| Creating the Vision and Sharing Success | Identifying Barriers and Impediments | Strategies and Action Plans |
| <ul style="list-style-type: none"> Become better communicators/networking | <ul style="list-style-type: none"> Logistical issues Multiple jurisdictions/cultures Access to opportunities and resources | <ul style="list-style-type: none"> Develop a Tribally-driven comprehensive plan (with housing as a component) including communication activities/actions |
| <ul style="list-style-type: none"> Accomplish a successful, formal needs assessment | <ul style="list-style-type: none"> Unable to convince leadership the cost benefit (value) of doing the assessment and how it should be done Minimal housing knowledge in the leadership and membership Mistrust and apathy of all involved parties results in inability to achieve participation/responses. | <ul style="list-style-type: none"> Housing entity should educate governing body with presentations Governing body and housing entity can hold community “town hall” type of meetings Ensure talking points are distributed Develop internal marketing strategy throughout Tribal land Housing entity continues in a positive direction/maintains a high visibility |
| <ul style="list-style-type: none"> Build support of Tribal leadership and connections with internal Tribal and external partnerships to achieve housing goals | <ul style="list-style-type: none"> Inefficient and conflicting (internal/external) organizational and governmental structures Internal and external mistrust Education and awareness of Tribal leaders and membership on housing services and opportunities | <ul style="list-style-type: none"> Increase outreach to general membership, Tribal Councils, and board of commissioners (BOC) through: quarterly joint BOC/council meetings; quarterly resident meetings; monthly BOC meetings; and annual public forums Allocate training and time for staff, commissioners, council members (i.e., up to 50 percent of executive director’s time is devoted to educating board, council and themselves, staff) |

| Track Three – Housing Development/Green Building | | |
|---|---|---|
| Creating the Vision & Sharing Success | Identifying Barriers & Impediments | Strategies & Action Plans |
| <ul style="list-style-type: none"> Life-cycle costs factored into total development costs (TDCs) for all development | <ul style="list-style-type: none"> Funding restrictions or lack of availability No available uniform model to measure life cycle costs Changing regulations/rules related to TDCs Education and mind set changes needed No currently available financial structures for taking into account life cycle costs | <ul style="list-style-type: none"> Develop a model (white paper) that shows the benefit of sustainable construction, possibly through hiring a consultant and have initial discussion with local housing officials and then with HUD Adjustment in life-cycle costs to allow for green-development to be considered for “high performance buildings” through a tiering system |
| <ul style="list-style-type: none"> Use NAHASDA and other resources to create technologies/tools/materials on reservation as economic development versus rehab or new development | <ul style="list-style-type: none"> NAHASDA rules say can use funds for ‘environmental energy savings’ in housing, but statutory/regulatory clarification is needed as Tribes would like to use NAHASDA funds for economic activities that support self-determination and self-sufficiency in affordable housing development, to produce energy efficiency in homes and more independence from electrical grid Can a non-profit Tribal entity use NAHASDA funds for this goal? Education and capacity of the community (space availability, physical infrastructure, environmental impacts) | <ul style="list-style-type: none"> Simplify the paperwork and review interpretation of regulations Look at models that already exist, i.e. Navajo Flex-Crete Discuss with local Tribal Council and housing officials Create some case studies for best practices Talk with SWONAP officials regarding use of NAHASDA funds and other funds in the IHP to show comprehensive plan for sustainability and development to meet need |
| <ul style="list-style-type: none"> Tribally-driven home types per climate zone and cultural/religious preferences | <ul style="list-style-type: none"> Cost restrictions and life cycle Finding appropriate contractors, technique, and technologies to change mind-set and lend itself to goal Cultural, customs and spiritual beliefs (old traditional thinking versus newer concepts/ideas) Real or perceived rules (“red tape”) of bureaucrats that are perceived to limit housing types Lack of reliable contractors willing to understand | <ul style="list-style-type: none"> Identify best practices, case studies, and further study of concept/ demonstration/ prototype homes Dedicate funding for development of new designs that relate well and are well-aligned to culture and climate |

| Track Three – Housing Development/Green Building | | |
|--|---|--|
| Creating the Vision & Sharing Success | Identifying Barriers & Impediments | Strategies & Action Plans |
| | and abide by Tribal customs, processes and procedures or to even work in Indian Country | |
| <ul style="list-style-type: none"> Education/awareness for workforce, residents, Tribal leaders, banks/financial institutions, congressmen, and representatives | <ul style="list-style-type: none"> Lack of education among oversight layers (Tribal leadership) leads to additional cost, in terms of time and money and completion of projects Process of getting projects completed in Indian Country must be streamlined, to include better planning and aggregation of activities leading to release of funds and lending Lenders/Banks don't understand 184 process and loan guarantee process. Lack of understanding of HUD Title VI, USDA 504, IRS Tax Credits, green build incentives/rebates and other resources | <ul style="list-style-type: none"> Coursework certification of Tribally-owned enterprises and contractors, to include Leadership in Energy and Environmental Design accreditation or other appropriate certification. May be assisted through Tribal colleges and universities, Registrar of Contractors, U.S. Green Building Council, etc. Housing counseling for housing authorities (train the trainer), new home buyers or tenants, and ongoing for tenants (through local, regional, national and Federal orgs) Discuss with local leaders, schools, environmental specialists to present education to youth to teach the family Keep abreast of funding availability, to include U.S. Department of Energy's Energy Block Grants |
| <ul style="list-style-type: none"> Clearinghouse for resource sharing (national database, resource center) development, to include Advocacy Council Creation | <ul style="list-style-type: none"> Funding/money/infrastructure/sponsorship lacking Sharing of information Tribe-to-Tribe Lack of strategy for getting these kinds of activities showcased | <ul style="list-style-type: none"> Explore possibility of linking into 'CodeTalk' website or other appropriate organization Interface with other entities, including the National Congress of American Indians, to ensure non-duplicative effort |
| <ul style="list-style-type: none"> Development of Smart Growth through sustainable community master plans with a holistic/ community focus | <ul style="list-style-type: none"> Tribal land status and process to get leases (zoning regulations, right of way, lack of land planning laws and regulations, lack of floodplain mapping) Education of Tribal officials regarding development and adherence to plans Education of planners; many are used for urban or rural areas but not Tribal development | <ul style="list-style-type: none"> Tribal Green Foundation with 1% voluntary donation Embrace 'design-build' and green preference,' in addition to 'Indian preference' in procurement and owner/tenant education for operation of HVAC, plumbing, etc. |

| Track Four – Indian Housing as an Economic Development Tool | | |
|--|---|--|
| Creating the Vision & Sharing Success | Identifying Barriers & Impediments | Strategies & Action Plans |
| <ul style="list-style-type: none"> Making housing the economic development engine on reservations | <ul style="list-style-type: none"> Lack of income Tribal politics Lack of education among Tribal leaders Financing and employment opportunities | <ul style="list-style-type: none"> Development of a newsletter or newspaper from the Tribal Council Communicate the success the Tribe had or other success stories Hosting community meetings to distribute surveys to solicit feedback Develop a guide for all Federal and State resources Develop a Tribal communication network Develop an economic development master plan for the Tribe (5 to 10 years) |
| <ul style="list-style-type: none"> Defining economic development as well as what constitutes the kind of independent and self-sustaining communities we wish to implement | <ul style="list-style-type: none"> Reluctance to change among Tribal members Lack of a consistent definition of economic development among Federal and State agencies | <ul style="list-style-type: none"> More input from the elders Coordinate available Tribal resources Initiate application process for funding Encourage State and Federal agencies to develop consistent definitions of economic development Form small business development groups for members to be able to form own businesses (HUD Resident Opportunities and Self-Sufficiency grants) |
| <ul style="list-style-type: none"> What organizational structure and administrative capacity best promotes broad-based economic development | <ul style="list-style-type: none"> No list of resources or clearinghouse Lack of long range planning Lack of business capacity or business structure Financial institutions unwilling to do business with Tribes due to the Tribes' unwillingness to waive sovereignty No universal commercial codes | <ul style="list-style-type: none"> Tribal coalitions to share ideas and networking with other Tribes Develop independent entities for business growth Participate in Regional Economic Development Councils Specific community input for particular economic development approaches to determine best delivery methods, e.g., 501(c)(3) Defining waiver of sovereignty immunity |

| Track Four – Indian Housing as an Economic Development Tool | | |
|---|--|--|
| Creating the Vision & Sharing Success | Identifying Barriers & Impediments | Strategies & Action Plans |
| | | <ul style="list-style-type: none"> Encourage Tribes to develop a uniform commercial code |
| <ul style="list-style-type: none"> Learn enough about alternative financing resources through effective formal training including Section 184, Title VI, tax credits, and USDA | <ul style="list-style-type: none"> Too long to get TSRs Lack of homebuyer education Lack of secondary market for wholesale lenders Lack of training or certification Tax credit application process is too cumbersome States lack of awareness and cooperation with tax credits for Tribes | <ul style="list-style-type: none"> PL 638 (institute a process to speed up TSR process) Lender panel to educate Meet with State to connect with Qualified Allocation Plan (QAP) and governor Utilize new market tax credit program Gaming focus to change to a housing and economic development focus |
| <ul style="list-style-type: none"> Identify opportunities and impediments to economic development in Indian Country | <ul style="list-style-type: none"> Banks' lack of Tribal understanding in developing relationships Lack of capital in Indian Country Credit history of Tribal entrepreneurs Lack of infrastructure Lack of coordination between Tribal, Federal, State, local entities | <ul style="list-style-type: none"> Use Tribal political powers to deal with political power of the State Encourage the next negotiated rule making committee to develop regulations for economic development activities using IHBG funds as Congress intended |

| Track Five – Preparing to Meet Future Housing Needs | | |
|---|--|--|
| Creating the Vision & Sharing Success | Identifying Barriers & Impediments | Strategies & Action Plans |
| <ul style="list-style-type: none"> Land use planning | <ul style="list-style-type: none"> No geographic information system (GIS) data Land purchase expensive Land use plan expensive to do Lack of centrally located demographic data Fear of confidentiality (to give up information for data) Environmental factors Political - deciding needs vs. wants for land use | <ul style="list-style-type: none"> Develop ordinance/resolution to continue educating Tribal government about need for land use planning and data management Contact local title plant Educate Tribal government about need Collaborate with local agencies - have data Community participation |
| <ul style="list-style-type: none"> Integrating resources | <ul style="list-style-type: none"> Limited flexibility Cash flow Clearinghouse to locate financial resources Lack of coordination amongst agencies (regulations) Audits (cross-cutting findings) affects other agency funding | <ul style="list-style-type: none"> Inter-agency coordination of funding resources and requirements Clearinghouse of resources and training information Flexibility through government-to-government cooperation Create local training to office in data/info |
| <ul style="list-style-type: none"> Self-sufficiency | <ul style="list-style-type: none"> Lack of economic development to create jobs in community Design issue (does not meet traditional/cultural values and does not meet living conditions) Lack of education in occupancy/homeownership training | <ul style="list-style-type: none"> Define and expand economic development in NAHASDA Promote self-sufficiency through education Define self-sufficiency amongst Tribal entities |

Attachment 1

Agenda

Southwest Regional Housing Summit

“Sharing Our Successes: Tribes Building New Relationships To Solve Housing Needs”

April 23 - 24, 2008

Temecula, CA

Day 1 - Wednesday, April 23rd

- 7:00 a.m. Registration
- 8:30 a.m. Plenary Session - Welcome and Opening Ceremonies
- Call to Order
 - Opening Blessing
 - Pechanga Resort Color Guard
 - Southern California Inter Tribal Bird Singers
 - Welcome by Rebecca Flanagan, ONAP Regional Administrator
 - Welcoming Remarks
 - Joe Garcia, President, National Congress of American Indians
 - Raymond Gonzales, President, Southwest Indian Housing Association
 - Patrick Murphy, Pechanga Development Corporation
- 9:30 a.m. Rodger Boyd, Deputy Assistant Secretary
- 9:45 a.m. Break-out Session Structure and Protocol - Bob Gauthier
- 10:00 a.m. BREAK
- 10:15 a.m. Break-Out Session One - Creating the Vision and Sharing Success (participants select one of five tracks)
- Noon LUNCH - (on your own)
- 1:15 p.m. Plenary Session - Team Reports from Session One
- 2:30 p.m. BREAK

| | |
|-----------|--|
| 2:45 p.m. | Break-Out Session Two - Identifying Barriers and Impediments (participants stay in selected track) |
| 4:00 p.m. | BREAK |
| 4:15 p.m. | Plenary - Team Reports from Session Two |
| 5:00 p.m. | ADJOURN |

Day 2 - Thursday, April 24th

| | |
|------------|---|
| 8:30 a.m. | Plenary Session <ul style="list-style-type: none"> • Recap of Day One - Bob Gauthier • Russell T. Davis, Administrator for Housing and Community Facilities Programs, Rural Housing, USDA |
| 9:00 a.m. | Break-Out Session Three - Strategies and Action Plans (participants stay in selected track) |
| 10:30 a.m. | BREAK |
| 10:45 a.m. | Break-Out Session Three (continued) |
| Noon | LUNCH - (on your own) |
| 1:15 p.m. | Plenary Session - Team Reports from Session Three |
| 2:45 p.m. | BREAK |
| 3:00 p.m. | Plenary Session - Taking the message home <ul style="list-style-type: none"> • Karen Diver, Chairwoman, Fond du Lac Band of the Minnesota Chippewa Tribe • Andrew Masiel, Councilman, Pechanga Tribal Council |
| 3:30 p.m. | Open Forum - Opportunity for participants to present additional ideas/and or concerns |
| 4:30 p.m. | ADJOURN |

ATTACHMENT 3

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